

## THE RISK IS REAL

A flood starts with a single drop of water – but it doesn't stop there. All it takes is one persistent thunderstorm and suddenly, water is rushing under your door. Without flood insurance, you'd have to pay for ruined walls, furniture, floors, rugs, baseboards, electronics and more. Buying affordable flood insurance lessens your financial burden, and makes it faster and easier to repair the damage and make your house a home again.

**DON'T WAIT —  
CALL YOUR INSURANCE AGENT TODAY.**

More than 80 insurance companies offer preferred risk flood insurance from the National Flood Insurance Program, and whichever company you use, it's sold at the same low price.

Flood insurance only goes into effect 30 days after purchase, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.



## PREFERRED RISK POLICY

Low-cost flood insurance for homeowners and renters.



# FEMA

[www.FloodSmart.gov](http://www.FloodSmart.gov)

1-800-427-2419

**A small investment protects  
you from a big problem.**





Most homeowners insurance doesn't cover flood damage. Federal disaster assistance is not always available for flooding—and if it is, it's usually a loan that must be repaid. Isn't buying a Preferred Risk Policy a small price to pay for protection from what could be a big, expensive, time-consuming problem?

About twenty-five percent of flood insurance claims come from areas outside of high-risk zones. The risk is real, wherever you live.

## PEACE OF MIND FOR AS LITTLE AS \$119 PER YEAR

Every year, thousands of people learn the hard way that you don't need to live near a river or coastline to face a flood. Floods are the #1 natural disaster in the United States yet only a fraction of homes are protected against the cost and aggravation of flooding with flood insurance.

### WHY RISK YOUR HOME WHEN:

- Most homes outside of high-risk areas will qualify for the National Flood Insurance Program's Preferred Risk Policy.
- Preferred Risk Policies offer the same quality coverage as a Standard Flood Insurance Policy, providing you with both building and contents options: You can purchase up to \$250,000 of building coverage and \$100,000 of content coverage for just \$355 per year. Other coverage options start as low as \$119 per year.
- Preferred Risk Policies are available in most communities across the country – wherever flood insurance is sold, and available to homeowners, condominium unit owners, and renters.

### PREFERRED RISK POLICY PREMIUM TABLE: RESIDENTIAL

PRP Premiums for Zones B, C, X (Pre-/Post-FIRM)

BUILDING & CONTENTS <sup>1</sup>			CONTENTS ONLY <sup>1,4</sup>		
COVERAGE	Annual Premium <sup>2,3</sup>		COVERAGE	Annual Premium <sup>2</sup>	
	w/o Basement or Enclosure	w/ Basement or Enclosure		Contents Above Ground (more than one floor)	All Other Locations (Basement only not eligible)
\$ 20,000/8,000	\$ 119	\$ 144	\$ 8,000	\$ 39	\$ 58
30,000/12,000	150	175	12,000	55	82
50,000/20,000	201	226	20,000	86	118
75,000/30,000	237	267	30,000	100	137
100,000/40,000	264	294	40,000	112	154
125,000/50,000	284	314	50,000	124	171
150,000/60,000	303	333	60,000	136	188
200,000/80,000	333	368	80,000	160	208
250,000/100,000	355	395	100,000	184	228

**Note:** Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy. In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$20.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Contents only policies are not available for contents located in basement only.



FOR MORE INFORMATION, VISIT [FLOODSMART.GOV](http://FLOODSMART.GOV) OR CALL 1-800-427-2419.

